

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:
VERNA L NICKERSON

CASE NO. 06 B 11017

CHAPTER 13

JUDGE: BRUCE W BLACK

Debtor
SSN XXX-XX-2686

TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, Chapter 13 Standing Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 USC 1302(b)(1).

1. The case was filed on 09/05/06 and confirmed on 12/20/06.
2. The case was converted to Chapter 7 after confirmation, 12/30/2008.
3. The Debtor paid a total of \$ 5720.74 .
4. The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
LITTON LOAN SERVICING IN CURRENT MORTG		.00	.00	.00
LITTON LOAN SERVICING IN MORTGAGE ARRE		1606.25	.00	1606.25
COMCAST	UNSECURED	NOT FILED	.00	.00
COMED	UNSECURED	NOT FILED	.00	.00
CORPORATE AMERICA FEDERA	UNSECURED	NOT FILED	.00	.00
CREDITORS COLLECTION	UNSECURED	NOT FILED	.00	.00
HSBC MORTGAGE SERVICES	UNSECURED	10584.19	.00	.00
MUTUAL HOSPITAL SERVICES	UNSECURED	NOT FILED	.00	.00
NCO FINANCIAL SYSTEMS	UNSECURED	NOT FILED	.00	.00
NICOR GAS	UNSECURED	411.10	.00	.00
NICOR GAS	UNSECURED	NOT FILED	.00	.00
VATIV RECOVERY SOLUTIONS	UNSECURED	1767.60	.00	.00
ILLINOIS STUDENT ASSIST	UNSECURED	34044.67	.00	.00
STATE COLLECTION SERVICE	UNSECURED	NOT FILED	.00	.00
ASSET ACCEPTANCE CORP	UNSECURED	1099.31	.00	.00
RJM ACQUISITIONS LLC	UNSECURED	87.82	.00	.00
ILLINOIS DEPT REVENUE	PRIORITY	2487.06	.00	525.76

Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
TOTAL CLMS ALLOWED	1606.25	2487.06	47994.69	.00	52088.00
PRINCIPAL PAID	1606.25	525.76	.00	.00	2132.01
INTEREST PAID	.00	.00	.00	.00	.00
TOTAL PAID	1606.25	525.76	.00	.00	2132.01
The Debtor's attorney, ROBERT J SEMRAD & ASSOC , was allowed \$					3407.50
and was paid \$ 176.00 direct and \$ 3231.50 through the plan.					

The Trustee received \$ 264.96 .

Refunds to the Debtor totaled \$ 92.27 .

Wherefore, the Trustee requests an order be entered discharging the Trustee and the surety on his bond from any further liability in this case.

Dated: 03/16/09

/s/
GLENN STEARNS
CHAPTER 13 TRUSTEE